

## AMENDMENTS TO THE CLAIMS

Cancel claims 1-32 without prejudice.

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-32. (canceled)

33. (new) A method comprising:  
determining that a customer has a zero balance in a first account; and  
in response to determining that the customer has the zero balance in the first account,  
sending marketing materials to the customer to solicit the customer to open a second account.

34. (new) The method of claim 33, wherein the first account is a loan account.

35. (new) The method of claim 34, wherein the second account is a loan account.

36. (new) The method of claim 34, wherein the second account is a credit card account.

37. (new) A system comprising:  
a memory;  
a communication port; and  
a processor connected to said memory and said communication port, said processor being  
operative to:

determine that a customer has a zero balance in a first account; and  
in response to determining that the customer has the zero balance in the first  
account, send marketing materials to the customer to solicit the customer to open a second  
account.

38. (new) The system of claim 37, wherein the first account is a loan account.

39. (new) The system of claim 38, wherein the second account is a loan account.

40. (new) The system of claim 38, wherein the second account is a credit card account.

41. (new) A computer program product in a computer readable medium, comprising:  
first instructions for determining that a customer has a zero balance in a first account; and  
second instructions for, in response to determining that the customer has the zero balance  
in the first account, sending marketing materials to the customer to solicit the customer to open a  
second account.

42. (new) The computer program product of claim 41, wherein the first account is a loan  
account.

43. (new) The computer program product of claim 42, wherein the second account is a  
loan account.

44. (new) The computer program product of claim 42, wherein the second account is a  
credit card account.